



Order Filed on August 10, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

RAS Citron, LLC

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Attorneys for Secured Creditor

Harold N. Kaplan (HK-0226)

In Re:

Clifford Carter,

Debtor,

Regina Carter fka Regina Collins

fka Regina Spring Carter,

Joint Debtor.

Case No.: 19-28930-ABA


Chapter: 13

Judge: Andrew B. Altenburg Jr.

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: August 10, 2020



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Page 2

Secured Creditor: U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-W1

Secured Creditor's Counsel: RAS CITRON, LLC

Debtors' Counsel: Mark W Ford

Property Involved ("Collateral"): 504 E Godfrey Avenue, Philadelphia, Pennsylvania 19120

Relief sought: ☒ Motion for relief from the automatic stay
 ☐ Motion to dismiss
 ☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for 05 months from 03/01/2020 through 07/01/2020.
- ☒ The Debtor is overdue for 05 payments from 03/01/2020 through 07/01/2020 at \$1,378.07 per month.

Funds Held In Suspense \$0.00.

Total Arrearages Due \$6,890.35.

2. Debtor must cure all post-petition arrearages, as follows:

- ☒ Beginning on 08/01/2020, regular monthly mortgage payments shall continue to be made in the amount of \$1,378.07.
- ☒ Beginning on 08/15/2020, monthly cure payments shall be made in the amount of \$1,148.40 for 05 months. A 6th and final payment shall be made in the amount of \$1,148.35 on or before 01/15/2021.

3. Payments to the Secured Creditor shall be made to the following address(es):

■ Regular monthly payment: PHH Mortgage Services
Mailstop SBRP
PO Box 5469
Mt. Laurel, NJ 08054

■ Monthly cure payment: PHH Mortgage Services
Mailstop SBRP
PO Box 5469
Mt. Laurel, NJ 08054

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00.

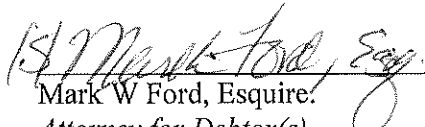
The fees and costs are payable:

- Through the Chapter 13 plan.

☐ To the Secured Creditor within _____ days.

☐ Attorneys' fees are not awarded.

The undersigned hereby consent to the form and entry of the foregoing order.


Mark W Ford, Esquire.
Attorney for Debtor(s)
Date:

/s/ Harold N. Kaplan

Harold N. Kaplan, Esquire.
Attorney for Secured Creditor
Date: 8/10/2020